

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
TRENTON VICINAGE

In re:

Cono Charles Cirone  
Patricia Catherine Cirone  
Debtor(s)

Case No. 18-15118 / MBK

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/16/2018.
- 2) The plan was confirmed on 09/12/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/14/2020, 10/22/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/23/2019, 01/27/2021.
- 5) The case was dismissed on 01/27/2021.
- 6) Number of months from filing or conversion to last payment: 34.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,623.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$11,930.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$11,930.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,475.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$828.34
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,303.34**

Attorney fees paid and disclosed by debtor: \$2,025.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advance Radiology Solutions	Unsecured	68.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE	Secured	NA	531.00	531.00	531.00	0.00
AMERICAN HONDA FINANCE	Secured	NA	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE	Unsecured	32,082.00	10,916.50	10,916.50	590.82	0.00
AMERICAN HONDA FINANCE	Unsecured	15,096.00	7,208.17	7,208.17	390.12	0.00
AMERICAN INFOSOURCE LP AS AGEI	Unsecured	NA	1,657.43	1,657.43	89.70	0.00
Bank of America	Unsecured	3,844.00	NA	NA	0.00	0.00
Chase Card Services	Unsecured	10,208.00	NA	NA	0.00	0.00
Department Stores National Bank	Unsecured	539.00	588.71	588.71	31.86	0.00
DISCOVER BANK	Unsecured	784.00	890.42	890.42	48.19	0.00
HOMEBRIDGE FINANCIAL SERVICES	Secured	255,927.00	260,424.89	14,182.42	4,684.76	0.00
HOMEBRIDGE FINANCIAL SERVICES	Secured	NA	12,312.89	12,312.89	1,270.29	0.00
HOMEBRIDGE FINANCIAL SERVICES	Secured	NA	881.00	881.00	881.00	0.00
Jersey Shore Anesthesiology	Unsecured	251.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	3,403.00	3,509.38	3,509.38	189.93	0.00
LVNV FUNDING LLC	Unsecured	2,572.00	2,615.35	2,615.35	141.55	0.00
LVNV FUNDING LLC	Unsecured	2,334.00	2,426.67	2,426.67	131.34	0.00
LVNV Funding LLC	Secured	865.00	NA	NA	0.00	0.00
Meridian Medical Group Specialty	Unsecured	4,300.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	647.00	647.43	647.43	35.04	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,862.00	6,189.21	6,189.21	334.97	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	670.00	751.42	751.42	40.67	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	705.00	757.35	757.35	40.99	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	1,887.00	1,962.76	1,962.76	106.23	0.00
Savit Coll	Unsecured	251.00	NA	NA	0.00	0.00
Southern Ocean Medical Center	Unsecured	2,500.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	1,278.00	1,381.20	1,381.20	74.75	0.00
Trident Asset Management	Unsecured	43.00	NA	NA	0.00	0.00
Wells Fargo Bank, NA	Secured	NA	1,277.57	0.00	0.00	0.00
Wells Fargo Bank, NA	Unsecured	NA	248.50	248.50	13.45	0.00
Wffnatbank	Unsecured	1,444.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$27,376.31	\$6,836.05	\$0.00
Debt Secured by Vehicle	\$531.00	\$531.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$27,907.31</b>	<b>\$7,367.05</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$41,750.50</b>	<b>\$2,259.61</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,303.34</u>
Disbursements to Creditors	<u>\$9,626.66</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$11,930.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/14/2021

By: /s/ Albert Russo

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.